

Information to identify the case:

Debtor 1	Sharon L. Hamlin	Social Security number or ITIN	xxx-xx-6121
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-10384-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon L. Hamlin

11/5/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sharon L. Hamlin
 Debtor

Case No. 14-10384-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Sharon L. Hamlin, 122 Coopers Kill Road, Delran, NJ 08075-2008
 cr +Bank of America, N.A., Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +Seterus, Inc. as the authorized subservicer for Fe, Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 514650782 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
 515752199 Federal National Mortgage Assoc, PO Box 1047, Hartford, CT 06143-1047
 515516982 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 514463090 Music Arts Center, c/o Credit Management Services, 2235 Mercury Way, Suite 275, Santa Rosa, CA 95407-5463
 514472350 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514463091 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 514463092 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08646)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2018 22:08:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 05 2018 22:08:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Nov 06 2018 03:08:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872
 514463088 +EDI: BANKAMER.COM Nov 06 2018 03:08:00 Bank of America Home Loans, Attn: Bankruptcy Dept., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 514651146 +EDI: BANKAMER.COM Nov 06 2018 03:08:00 Bank of America, NA, Attn: Bankruptcy Dept, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 514463089 EDI: IRS.COM Nov 06 2018 03:08:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 514564354 EDI: WFFC.COM Nov 06 2018 03:08:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 514463093 EDI: WFFC.COM Nov 06 2018 03:08:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515516983 ##Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 18

Date Rcvd: Nov 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. cmecf@sternlav.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
S. Daniel Hutchison on behalf of Debtor Sharon L. Hamlin sdhteamlaw@outlook.com, backupcourt@outlook.com; sdhlawecf@gmail.com; sdhlawparal@outlook.com; hutchisonsr39026@notify.bestcase.com

TOTAL: 7